

Proposed NU Business Name: SAIDUL GORUR KHAMAR



Project identification and prepared by: Md Zahidul Kamal
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIDUL ISLAM
Age	:	15-10-1995 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Agbikromhati , P.O: Shibpur , P.S: Tangail Sadar , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SHAFIA BEGUM
(iii) Father's name	:	LATE MOAZZEM HOSSAIN
(iv) GB member's info	:	Branch :Gala,Tangail Centre : 12 (Female), Member ID: 1497 , Group No: 03 Member since: 25-06-2008 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 50000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01937-926543
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHAFIA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIDUL GORUR KHAMAR
Location	:	Ag Bikramhati, Shibpur
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 140000/- (from existing business) 70% Required Investment BDT 60000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪Collects goods from Elenga▪Agreed grace period is 3 months.

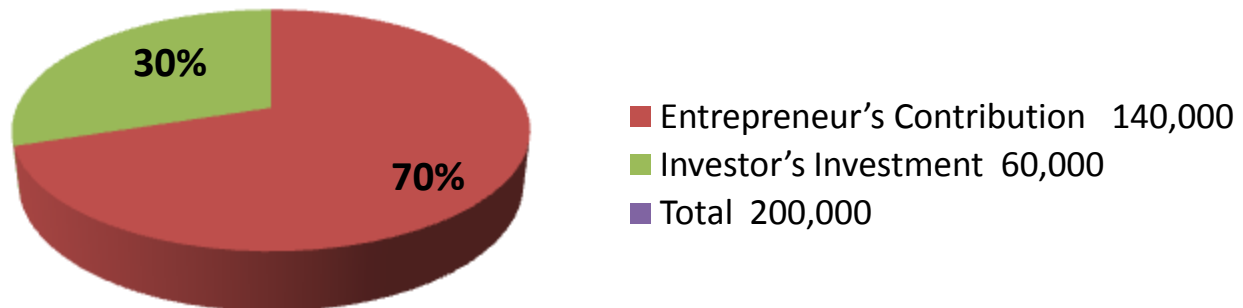
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (10*50)	500	15000	180000
Total Sales (A)	500	15000	180000
Less Variable Expense			
Feed & Medicine	130	3900	46800
Total variable Expense (B)	130	3900	46800
Contribution Margin (CM) [C=(A-B)	370	11100	133200
Less Variable Expense			
Electricity bill		150	1800
Salary (self)		5000	60000
Mobile bill		300	3600
Total fixed cost (D)		5,450	65400
Net Profit (E)= [C-D]		5,650	67800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	70000	140,000	1	60,000	60,000	200,000
Total	2	70000	140,000	1	60,000	60,000	200,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (15*50)	750	22500	270000	283500	297675
Total Sales (A)	750	22500	270000	283500	297675
Less Variable Expense					
Feed & Medicine	210	6300	75600	79380	83349
Total variable Expense (B)	210	6300	75600	79380	83349
Contribution Margin (CM) [C=(A-B)	540	16200	194400	204120	214326
Less Variable Expense					
Electricity bill		250	3000	3500	4000
Transportation		0	0	500	1000
Salary (self)		5000	60000	60000	60000
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		5,650	67,800	68,900	70000
Net Profit (E)= [C-D]		10550	126600	135,220	144326
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	126,600	135,220	144326
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,600	213820
	Total Cash Inflow	186600	237820	358146
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	102,600	213820	334146

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures































জাতীয় নির্বাচন কমিশন

সহজ স্বপ্নের পাশ বই

নাম: জাহিদুল ইসলাম
পিতা: মাসুম
তারিখ: ১৫/১০/১৯৯৫
বাস: ঢাকা
জন্মস্থান: ঢাকা
বর্তমান ঠিকানা: ঢাকা
স্বাক্ষর: [Signature]

জাতীয় পরিচয়পত্র



নাম : মোঃ সাইদুল ইসলাম
Name : MD. SAIDUL ISLAM
পিতা : মোঃ আব্দুল মালেক
তারিখ : ১৫-১০-১৯৯৫
Date of Birth : 15-10-1995
NID No. : 19970319541000190
Blood Group : AB+

জাতীয় পরিচয়পত্র

জাতীয় পরিচয়পত্র
স্বাক্ষর: [Signature]

FAMILY PICTURE

